

Information to identify the case:

Debtor 1	<u>Lily Chavez Dickinson</u>	Social Security number or ITIN	xxx-xx-2858
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10741-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lily Chavez Dickinson
aka Liliana Chavez Dickinson

4/18/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lily Chavez Dickinson
 Debtor

Case No. 19-10741-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db +Lily Chavez Dickinson, 21 Madison Court, Manalapan, NJ 07726-8918
 cr +Southfield Estates Homeowners Association, Inc., McGovern Legal Services LLC,
 850 Carolier Lane, North Brunswick, NJ 08902-3312
 517965712 +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
 517965714 +Centrastate Medical Center, 901 West Main St, Freehold, NJ 07728-2549
 517965717 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
 517965720 +Southfield Estates HOA, 12 Owens Dr., Monroe Township, NJ 08831-2359
 517965722 +Southfield Estates HOA, Executive Property Management, 4-08 Towne Center Dr,
 North Brunswick, NJ 08902-1200
 517965725 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517987893 EDI: BECKLEE.COM Apr 19 2019 04:08:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517965711 +EDI: CAPITALONE.COM Apr 19 2019 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517965715 EDI: WFNBN.COM Apr 19 2019 04:08:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 517965716 +EDI: RMSC.COM Apr 19 2019 04:08:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061
 517965719 +EDI: MID8.COM Apr 19 2019 04:08:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 517965718 +EDI: MID8.COM Apr 19 2019 04:08:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 517965991 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517965724 EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, P. O. Box 965064,
 Orlando, FL 32896-5064

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517965713* +Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
 517965721* +Southfield Estates HOA, 12 Owens Dr., Monroe Township, NJ 08831-2359
 517965723* +Southfield Estates HOA, Executive Property Management, 4-08 Towne Center Dr,
 North Brunswick, NJ 08902-1200

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Amy L Knapp on behalf of Debtor Lily Chavez Dickinson ecf@newjerseybankruptcy.com,
 notices@uprightlaw.com;r63406@notify.bestcase.com
 Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com
 Joseph Clemente on behalf of Creditor Southfield Estates Homeowners Association, Inc.
 collections@theassociationlawyers.com
 Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5